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BANK EXAMS WITH SWARNAKSHI · SJA LEARNING

The Complete Guide

JAIIB Premium Study Series 2026 & the Online Mock Centre

every feature, every package, every price — explained

25

books · 3,500+ pages questions online

9,905**290**

mocks · 2 modes

80 · 316

cases · numericals

196

video lessons

What you get: 25 audited PDF books + a 1-year Online Mock Centre with Learning and Exam modes, resume-anywhere mocks, case studies, numericals drills, Daily 10, Smart Revision, a day-by-day planner, Readiness Score, analytics, certificates — and a free demo you can try before paying.

sjalearning.in · collabwithsjha@gmail.com

2026 Edition · guide revised 6 September 2026 · book content verified July 2026 + Law Update Sheet (September 2026)

Free demo: register with your email on the Mock Centre login page · no card, no payment

SJA Learning · Raipur, Chhattisgarh · GSTIN 22ARXPJ0349R1Z3

Independent study aid — not affiliated with, endorsed by, or sponsored by IIBF.

1 · WHAT YOU'RE LOOKING AT

Two halves of one preparation system

The **JAIIB Premium Study Series 2026** is a complete preparation system for the JAIIB examination — November 2026 cycle: papers on **1 Nov (IE&IFS)**, **22 Nov (PPB)**, **28 Nov (AFM)** and **29 Nov (RBWM)**. It has two halves that work together, and you can buy either half on its own or both together.

The books

- **25 volumes as instant-download PDFs** (3,500+ pages): 17 notes books covering every unit of all four subjects, 4 full-mock books with nearly 8,000 solved questions, and 4 rapid-revision booklets for the last 48 hours before each paper — plus, from September 2026, **5 free supplements**: selected case studies for each subject and a selected AFM numericals drill, both with full solutions.
- Every book is audited unit-by-unit against the IIBF texts and checked against RBI and Government norms as of **July 2026** — GST 2.0, the four-nominee rule, the new MSME limits, the ₹23 ATM cap and 15+ other changes that older material still gets wrong. Changes after July are tracked in the free **Law Update Sheet (September 2026)** on the website.

The Online Mock Centre

- A web app at **sjalearning.in/app** — works on any phone, tablet or laptop, installs as an app, and keeps working offline once loaded.
- **9,905 solved MCQs** across 165 units, **290 mocks** (108 full subject mocks, 17 module mocks, 165 unit mocks), **80 case studies**, **316 AFM numericals** in 13 formula families, **196 video lessons**, Daily 10, Smart Revision, a study planner, Readiness Score, analytics and certificates.
- **1-year access from purchase** · up to 2 devices · progress synced to the cloud · every new addition during your year is free.

Try before you buy — the free demo

Open **sjalearning.in/app** → **Create free demo account**. It is a short form (name, email, mobile, city, state, JAIIB attempt, password); your email becomes your User ID. The demo opens AFM Units 1–11 (715 questions in both modes), AFM Mock 1, the Module A test, five case studies, two numericals families, Daily 10, Smart Revision and 23 videos for 15 days on up to 2 devices. When you buy, the same account is upgraded in place — nothing you did is lost.

TIP — The demo is the real product with a smaller library. Finish the free AFM mock in Exam mode first: your scorecard, assessment note and Smart Revision queue will show you exactly how the paid version works.

2 · GETTING STARTED

From payment to first mock in under five minutes

Buying

- Go to **sjalearning.in/pricing.html** (the Store). Add anything to the cart — a package, a subject combo, a single notes module — and pay once through **Razorpay** (UPI, cards, net banking, wallets).
- Within a minute of payment you land on a **permanent order page** with your downloads and/or Mock Centre login, and you receive a confirmation email and a **GST tax invoice**. Bookmark the order page — it is yours to revisit.
- Already on the free demo? Buy with the **same email** and your account is upgraded in place: streaks, revision queue and progress carry over.

Logging in

- Open **sjalearning.in/app**. Demo and email accounts log in with their email; buyers of the Mock Centre get a personal User ID and password on the order page (you can also keep using your demo email if you upgraded).
- Forgot the password? Use **Forgot password** on the login screen (email accounts) or write to us (JAIIB IDs). Change it any time from the **Change Password** tile.
- **Devices:** two at a time. Log out on an old device to free a slot; a device idle for a week is released automatically.

Reading the books

- The PDFs open in any reader (phone, tablet, laptop). They are print-friendly for your personal use and yours to keep — the 1-year limit applies only to the online login.
- Every book has a Contents page, exam-weightage stars, memory aids and Quick Checks; the mock books add OMR sheets, answer keys and a “revise by unit” map under every key.

The home screen

After login you see your **Study Today** card (a 30-minute session the app assembles for you), the **Resume** card for any mock you left mid-way (Learning or Exam mode — it remembers exactly where you stopped, on any device), your streak, level and XP, and tiles for every area described in the next pages.

TIP — Set your exam date in the Planner on day one (tap one of the four November paper dates). The countdown, the day-by-day plan and the Readiness prediction all key off it.

3 · THE MOCK CENTRE — PRACTICE

Every way to practise, explained

Subject Mocks (108) · Module Mocks (17) · Unit Mocks (165)

Full-length 100-question mocks on the exact JAIIB pattern — AFM 22, PPB 32, IE&IFS 32, RBWM 22 — plus one 100-question test per module and every unit's entire question bank as its own mock. A retake reshuffles the questions and options so you can never memorise positions.

Two modes on every mock

- **Learning mode** — pick an option, press **Save & Check**, and the full solution appears at once: why the right answer is right, why each wrong option is wrong, a concept capsule and an exam tip. Leave any time; the app resumes exactly where you stopped.
- **Exam mode** — the real thing: 2-hour countdown, Mark for review, question palette, optional negative marking, submit any time. Then a scorecard with pace, module-wise accuracy, an **assessment note** that tells you what to fix and how, and full solutions to review.

Case Studies (80)

The exam's case-based pattern: a short banking scenario followed by 4–5 linked questions — 20 cases per subject, written to current law. Each case is scored as a set so you see how you handle a scenario, not just isolated facts.

Numericals Drill (316)

Every AFM calculation type in 13 formula families — ratios, depreciation, EMI, bonds, NPV/IRR, costing, GST arithmetic and more — with worked solutions. Drill one family at a time (120 seconds a question) or take the mixed 20-question daily set.

Daily 10 & Study Today

Ten fresh questions every day (rotating subjects), and a 30-minute session the app assembles from what you most need: revision due, your weakest module, an unread unit. Streaks and XP keep you honest.

Smart Revision

Any question you get wrong enters the memory engine automatically and returns after **2 → 7 → 15 days**. Answer it right on all three returns and it is conquered for good. The queue shows what is due today and how close each question is to conquered.

TIP — Learning mode for coverage, Exam mode for calibration. Do each unit once in Learning mode, then the subject mocks in Exam mode; let Smart Revision handle everything you got wrong.

4 · THE MOCK CENTRE — LEARN, PLAN, MEASURE

Course, videos, planner, readiness and analytics

Course & unit digests

Every one of the 165 units has a digest page: a **concept deck** of flip cards (tap or press Enter to reveal; rate each card until mastered), the unit summary, its key facts and **trap pairs** — the look-alike pairs the examiners love — and a link straight into the unit's mock and video.

Video Classes (196)

A 2026 Playbook, four subject overviews, unit lessons for all four subjects (AFM 36, PPB 56, IE&IFS 46, RBWM 31) and a 26-part numericals masterclass. Speed control, watched-state and resume.

Study Planner

Pick your paper date and a focus subject (or let your mocks decide) and the planner builds a **day-by-day plan** to the exam — units to read, mocks to sit, revision to clear — re-balancing itself after every mock you take.

Readiness Score

A per-subject score (0-100) with a predicted mark range, built from your mock scores, accuracy trend, coverage and revision discipline. It names the **highest-ROI fix** for today — the module where 40 minutes buys the most marks — and links straight to the mock or unit.

Analytics, Progress & Mastery Map

- **Analytics** — score trend, pace, module heat-map, strong/weak verdicts (only after enough questions to judge).
- **My Progress** — completed mocks, questions attempted in them, accuracy, time, badges, syllabus coverage (every unique question you have opened, in any mode).
- **Mastery Map** — all 165 units on one screen: untouched, practised (at least one question answered), mastered (unit mock at 75%+).

Search, certificates and comforts

- **Search** anything — “days of grace”, “Sec 138”, “repo rate” — across every question, capsule, key fact and trap pair; best matches first, with the answer one tap away.
- **Certificates** — clear every full-length mock of a subject at 60%+ to earn a downloadable completion certificate with your name.
- Day/night mode · sounds with mute · install-as-app with offline support · auto-logout after 30 idle minutes on shared computers · progress synced across your 2 devices.

5 · THE BOOKS, IN DETAIL

25 volumes, audited unit by unit

Set	What's inside
17 Notes books	Every unit of AFM, PPB, IE&IFS and RBWM (incl. the Home Loans supplement). Worked examples, exam-weightage stars, memory aids, Quick Checks and a Contents page in every book.
4 Full Mock Tests books	Full papers per subject with OMR sheets, answer keys, per-question solutions and a “revise by unit” map under every key — nearly 8,000 solved questions across the four.
4 Rapid Revision booklets	The Numbers Bank (every drift-prone figure in one place), unit-by-unit key takeaways, and formula sheets with full forms. Built for the last 48 hours before each paper.
5 Supplements (Sep 2026, free)	Case Studies — Selected: 3 exam-pattern cases per subject with linked questions and solutions (4 PDFs). Numericals Drill — Selected: 65 AFM calculation questions across all 13 formula families with worked solutions. Samples of the Mock Centre's 80 cases and 316 numericals.

Subject	Units	Books + supplements	Pages	Online questions	Full mocks	Module mocks
Accounting & Financial Management	35	6 + 2	569	1,681	22	4
Principles & Practices of Banking	55	6 + 1	1,273	3,280	32	4
Indian Economy & Indian Financial System	45	6 + 1	1,031	3,032	32	4
Retail Banking & Wealth Management	30	7 + 1	689	1,912	22	5

The accuracy audit

JAIIB is written against the law as it stands, but most material in circulation was printed years ago. Every unit was checked in July 2026 against the current rule and the primary document behind it — the full drift table with sources is on sjalearning.in/why-sja.html. Changes after July (Monetary Policy, RBI Directions, Government notifications) go into the **Law Update Sheet**, free on the website and emailed to every buyer through the November-2026 cycle.

Errata promise

Every book prints a corrigenda page and an errata contact. Report an error and we verify it, fix it, and email the corrected page to every buyer. Free errata and law-update emails continue through the Nov-2026 cycle.

6 · PACKAGES & PRICES

Standard prices — all inclusive of 18% GST

Three main packages

Package (invoice name)	What you get	Price
PDF Study Pack (“Complete PDF Set”)	All 25 books — 3,500+ pages, nearly 8,000 solved questions — instant download, yours to keep.	₹5,999
All-Access Bundle (“Website + PDF Set”) □	All 25 books + the full Online Mock Centre for 1 year — everything in this guide.	₹9,999
Mock Centre Only (“Online Mock Centre”)	The full Online Mock Centre for 1 year: 9,905 MCQs, 290 mocks, cases, numericals, 196 videos, planner, readiness, certificates.	₹4,999

One subject at a time

Subject	PDF books only	Mock Centre only (online)	PDF + Online combo
AFM	₹999	₹1,499	₹1,999
PPB	₹2,199	₹1,499	₹3,199
IE&IFS	₹1,699	₹1,499	₹2,699
RBWM	₹1,399	₹1,499	₹2,399

Single books

Book	Price
Notes book — any module (17 to choose from)	₹149 – ₹699
Full Mock Tests book — any subject	₹499 – ₹899
Rapid Revision booklet — any subject	₹99

Combos stack: buy AFM now and add PPB later — one login covers everything. The Store never charges twice for the same content: adding a package removes any item it already includes from your cart.

Festival windows bring launch prices back for a few days at a time (the Store and the website show the live price and the end date — no fake timers). Prices in this guide are the standard prices; the amount you pay is always the one shown on the Store at checkout.

7 · SUPPORT & FINE PRINT

How to reach us, and what we promise

- **Email:** collabwithsjha@gmail.com — replies within a day. The Contact form on the website routes fastest.
- **Delivery:** instant — the order page with downloads and/or Mock Centre login appears within a minute of payment, with a confirmation email. If an email does not arrive, check spam, then write to us with your order email.
- **Billing:** every purchase generates a GST tax invoice (SJA Learning · GSTIN 22ARXPJ0349R1Z3), downloadable from your order page.
- **Access:** Mock Centre access runs 1 year from purchase on up to 2 devices; PDF books are yours to keep. Free demo accounts run 15 days.
- **Refunds:** all products are digital and delivered instantly, so a completed purchase cannot be cancelled or refunded — except a duplicate payment or a delivery we cannot fix, which we refund in full. Full policy: sjalearning.in/refunds.html.
- **Privacy:** we collect only what the order, the invoice and your login need; payment details never touch our systems (Razorpay handles them). Full policy: sjalearning.in/privacy.html.
- **Licence:** the books and the Mock Centre are for your personal preparation. Sharing logins or redistributing files ends access without refund.
- **Independent study aid** — not affiliated with, endorsed by, or sponsored by the Indian Institute of Banking & Finance (IIBF). Always verify exam rules and dates on iibf.org.in.

Quick links

Page	Address
Store	sjalearning.in/pricing.html
Features — every feature explained	sjalearning.in/features.html
Why SJA — the accuracy audit with sources	sjalearning.in/why-sja.html
Free samples (mock, notes, formula sheet)	sjalearning.in/#samples
Law Update Sheet (Sep 2026)	sjalearning.in/downloads/jaiib-law-update-sheet-september-2026.pdf
Mock Centre login / free demo	sjalearning.in/app
What's new	sjalearning.in/updates.html

This guide describes the product as on 6 September 2026. Counts grow during the year (new mocks, cases and videos are added free); prices are the standard prices — see the Store for the live amount.